

# CENTERA BANK

Member FDIC  
www.centerabank.com

**SUBLETTE**  
119 S. Inman  
620-675-8611

**SATANTA**  
218 Sequoyah  
620-649-2220

**GREENSBURG**  
135 S. Main  
620-723-3356

**DODGE CITY**  
2200 N 14 Ave  
620-227-6370

**MINNEOLA**  
113 Main  
620-885-4221

## Bank Service Fees

February 1, 2025

<b>Overdraft Fee (per item per presentment)</b>	\$	25.00
Daily Maximum	\$	200.00
<b>Returned Check Fee (per item)</b>	\$	25.00
<b>Return Item fee</b>	\$	5.00
<b>Closing of Deposit Account within 3 months</b>	\$	10.00
<b>Online Banking</b>		FREE
Bill Pay Subscribers		FREE
<b>Cash Management Fees</b>		
Balance Reporting Only & Bill Pay (Monthly Fee)	\$	10.00
Balance Reporting, Wire Transfers, ACH Origination and Bill Pay (Monthly Fee)	\$	20.00
<b>ATM Cash Card Charges</b>		
Inquiries or Withdrawals at Centera Bank ATMs		FREE
Per Withdrawal at Non Centera Bank ATM (Foreign ATM)	\$	2.00
Per Inquiry at Non Centera Bank ATM (Foreign ATM)	\$	2.00
Denied transaction fee at Non Centera Bank ATM (Foreign ATM)	\$	2.00
Lost or Stolen Replacement card fee	\$	10.00
Immediate Issue Cards	\$	10.00
International Service Assessment Fee on purchases processed by foreign merchants		1.70%
<b>Stop Payments</b>	\$	25.00
<b>Dormant Account Fee (Monthly Fee)</b>	\$	5.00
<b>Statement Request Between Cycles</b>	\$	2.00
<b>Duplicate Deposit Account Statement</b>	\$	5.00
<b>Research Fees:</b>		
The greater of \$0.50 per items		
\$0.25 per ledger or		
\$30.00 per hour of research time with a \$30.00 minimum		
Reproduced Image Statement (Per Page)	\$	1.00
<b>Cashing Non-Customer Checks:</b>		
\$2.00 or 1% of check amount, whichever is greater		
<b>Collection of Cash Items (per item collected)</b>	\$	15.00
<b>Money Orders:</b>		
Personal Money Orders	\$	2.00
Cashiers Checks	\$	10.00
Reissue Fee for Cashiers Checks	\$	50.00

<b>Photo Copies (per copy)</b>	<b>\$</b>	<b>0.30</b>
1st 10 Free		
<b>Fax Service:</b>		
Outgoing (per page)	<b>\$</b>	<b>2.50</b>
Incoming (per page)	<b>\$</b>	<b>1.00</b>
<b>Wires</b>		
Domestic Wire Transfer	<b>\$</b>	<b>25.00</b>
International Wire Transfer	<b>\$</b>	<b>75.00</b>
<b>Safe Deposit Boxes:</b>		
2 X 5	<b>\$</b>	<b>10.00</b>
5 X 6 (short)	<b>\$</b>	<b>20.00</b>
3 X 5	<b>\$</b>	<b>15.00</b>
4 X 5	<b>\$</b>	<b>20.00</b>
5 X 5 (long)	<b>\$</b>	<b>25.00</b>
3 X 10	<b>\$</b>	<b>30.00</b>
3 X 10 (short)	<b>\$</b>	<b>20.00</b>
4 X 10	<b>\$</b>	<b>40.00</b>
5 X 10	<b>\$</b>	<b>50.00</b>
10 X 10	<b>\$</b>	<b>75.00</b>
Lost Key Replacement	<b>\$</b>	<b>20.00</b>
Drilling Charges	<b>\$</b>	<b>300.00</b>
<b>Escrow Contracts:</b>		
Escrow Contract	<b>\$</b>	<b>250.00</b>
Pass Thru Escrow Agent	<b>\$</b>	<b>25.00</b>
Charge per Payment	<b>\$</b>	<b>10.00</b>
<b>Letter of Credit</b>		
The greater of 1% of the face amount of the LOC or \$25.00		
<b>Garnishments</b>	<b>\$</b>	<b>15.00</b>
<b>IRS Levies</b>	<b>\$</b>	<b>10.00</b>
<b>Locked Night Deposit Bags with Key</b>	<b>\$</b>	<b>25.00</b>
Additional Key	<b>\$</b>	<b>5.00</b>
<b>First Zipped Deposit Bag</b>		<b>FREE</b>
Additional Bags	<b>\$</b>	<b>15.00</b>
<b>Notary Fee</b>	<b>\$</b>	<b>5.00</b>
<b>Foreign Currency Order + Intrust Fee</b>	<b>\$</b>	<b>5.00</b>
<b>Coin &amp; Currency Order Fee</b>	<b>\$</b>	<b>5.00</b>

#### **Commercial Account Earnings Credit**

There is a debit fee of \$0.15 for each withdrawal. In addition, a foreign item fee of \$0.08 per item will be assessed. However, you will receive an earnings credit on your account. The current earning credit is \$0.30 per \$100.00 of average collected balance maintained during the month. This earnings credit may change at the discretion of Centera Bank at any time. This earnings credit will be applied to but will not exceed the amount of the total monthly maintenance fee, debit fee and foreign item fee incurred during the cycle period.